

The apparatus may also have the ability to read electronically encoded or encrypted information such as information contained within magnetic strips, or microchips. The apparatus may also have the capability to send and receive messages in an encrypted manner. The apparatus may also have the ability to take photos of the user, either by videotape, digital camera or other means. The apparatus may also have the ability to record and recognize or verify fingerprints, thumb prints, handprints, or retinal scans and to identify the user with such information.

In one embodiment, the Virtual Cashier Stand Alone Device may consist of Portal Machines resembling current touch screen gaming machines having the following features:

1. Video Display monitor
2. Means to receive instructions from the user by one or more of the

following:

touching the screen  
computer mouse  
touch pad,  
smart button,  
light pen  
key board.

3. CPU
4. Internet connection (Modem, DSL, T-1 or T-3)
5. Device for reading magnetically encoded information on credit cards, debit cards, or prepaid cards such as the I-Card or V-C card.
6. Device for receiving and accepting cash currency (including determining the denomination of the currency deposited and crediting the user with that value.

The cash consumers will be provided a "virtual" V-C Card number to use and a service fee will be assessed to the consumer (similar to an ATM fee) with the patron establishments or machine owners (see note below) receiving a portion of such fees.

## CLAIMS

What we claim is:

1. A method of purchasing goods and services through the Internet comprising:
  - a. accessing an Internet website containing a listing merchandise and services that can be purchased by communication through the Internet,
  - b. inputting the selection of the merchandise and services for purchase and a prepaid card identifier,
  - c. transmitting the selection and prepaid card identifier,
  - d. obtaining verification that a monetary account represented by the prepaid card contains a monetary balance at least equal to the value of the merchandise and services selected,
  - e. transferring the monetary value of the selected merchandise and services from the account to the vendor, and
  - f. obtaining the purchased merchandise and service.
2. The method of claim one further comprising an internet website communicating the purchaser's selection to the vendor, issuing payment to the vendor and obtaining payment from the monetary account the prepaid card identifier communicated to the internet website by the purchaser.
3. The method of Claim 2 further comprising the ability of the purchaser to pay the purchase price in installments.
4. The method of Claim 1 or 2 further comprising the Internet website issuing payment to creditors of the purchaser and obtaining payment from the monetary account represented by the prepaid card identifier communicated to the Internet website by the purchaser.
5. The method of Claim 1 or 2 further comprising the Internet website issuing payment to creditors of the purchaser and obtaining payment from a combination of deduction from the monetary account represented by the prepaid card identifier communicated to the Internet website by the purchaser, payment of cash, check or credit card. or similar device.

